

CASSILTOUN HOUSING ASSOCIATION

**MINUTE OF MEETING OF BOARD OF MANAGEMENT
HELD ON WEDNESDAY 27TH MAY 2026 AT 6.10 PM CASTLEMILK STABLES, 59 MACHRIE
ROAD, GLASGOW VIA ZOOM/IN PERSON**

Present: Anne M Stuart MBE, Chairperson
Karen Devin
Pamela Gibson
Bridget Crossan (Zoom) – left meeting at 7.07 pm
Teresa McGowan (Zoom)
Richard Sullivan (Zoom) – left meeting at 7.03 pm
Ryan Barclay (Zoom)
Mark Tedford (Zoom)
Allana Hammell (Zoom)
Natalie Tobin (Zoom)

In Attendance: John Williams Head of Asset Management
Clare MacLean Housing Manager
Paula Brownlie Head of Corporate, HR & Finance
Anne Miller Advice Team Co-ordinator
Emma Scott Asset Manager
Diana Morton Community Development & Engagement Manager
David Ampofo FMD (Part meeting)

Due to technical issues, the meeting did not start until 6.10 pm.

1a. WELCOME, INTRODUCTIONS, SEDERUNT & APOLOGIES

The Chairperson welcomed everyone to the meeting. There was no fire drill planned and reminded Board Members of the evacuation procedures. Board members were reminded to switch off mobile phones. Board members were reminded to speak through the Chairperson.

Apologies were received from Faye Mitchell, Julie McNeil and Clair Malpas (CEO).

The Chairperson sought the Board's approval to extend Gayle Fitzpatrick's leave of absence for a further month. *Redacted as contains sensitive information.*

1b. QUORUM

As per the Association's Rules, the Quorum for the Board of Management Meeting stands at 4 members. Today's meeting is therefore quorate.

2. CONFLICT OF INTEREST (PERMANENT REGISTER)

Agenda Item 17a, Membership applications: Karen Devin registered an interest.
Agenda Item 22 – AOCB: Housing Manager declared an interest.

3a. MINUTE OF MEETING HELD ON 29TH APRIL 2026

The Chairperson asked all board members present at the meeting if they had received their board papers on time and if they had read and understood the papers. All board members present confirmed that they had received their board papers on time and that they had read and understood the papers.

The minute of the meeting held on 29th April 2026 were noted and approved on the motion of Anna Stuart and seconded by Pamela Gibson.

3b. MATTERS ARISING FROM MEETING HELD ON 29TH APRIL 2026

None

3c. ACTION LIST FROM MEETING HELD ON 29th APRIL 2026

Details	Person Responsible	Status
Actions from meeting held on 28th January 2026		
Water Hygiene – report to be presented to the next Tech Performance Board meeting re the outcome of risk assessment carried out regarding tank removals	HaM	On board agenda
Rent Setting policy – approval to extend the current policy by one year Delegated authority granted for the CEO to obtain quotes for and appoint an external consultant to undertake a Rent Review.	CEO	Awaiting costs
Actions from meeting held on 25th March 2026		
<i>Redacted as contains sensitive information.</i>	<i>Redacted as contains sensitive information.</i>	<i>Redacted as contains sensitive information.</i>
Actions from meeting held on 29th April 2026		
Declaration of Interest – HM agenda item 31 Register of interest to be updated	HCF	Completed
Write off report – HM to present reasons as to why tenants have left their tenancies <i>Redacted as contains sensitive information.</i>	HM	Termination details for year included in Agenda item 7 <i>Redacted as contains sensitive information.</i>
KPI report deferred to May Board meeting	CEO	Item on the Board agenda
Assurance process Questionnaire to be sent to Board members Deep dive into one area of assurance – Data on Our Homes Appoint an external consultant during 2027/28 to carry out a review of the Assurance process and evidence		Completed Ongoing To implement 2027/28

Procurement Report to be sent to Scottish Govt	HCF	Completed
<i>Redacted as contains sensitive information.</i>	HaM	Ongoing
	HCF	Completed
<i>Redacted as contains sensitive information.</i>	HaM	Complete
	HCF	Completed
Delegated authority to HaM to progress procurement plans for Reactive and Major Repairs Gutter Cleaning Gas Service and Maintenance Contract Delegate authority register to be updated	HaM	Ongoing
<i>Redacted as contains sensitive information.</i>	HCF	Completed
	HaM	Complete
	HCF	Completed
Claim Report – further analysis to be brought to the Board on open cases once clarification is sought from the insurance company	HaM	Ongoing
<i>Redacted as contains sensitive information.</i>	HaM	Ongoing
Damp and Mould – findings report to be presented to the Board once Eco Sensors have been installed	HaM	Ongoing
Policies approved Board Code of Conduct Equality and Diversity Statement Equality and Human Rights Policy Policy register update and staff informed	HCF	Completed
<i>Redacted as contains sensitive information.</i>	HCF	To be updated at Board meeting
Estate and Close Cleaning Contracts – costs to be presented on how the contracts are broken down	HM	Detailed contract information in costs included in Agenda item 7, appendix 1a

4. **CHAIRPERSON'S REPORT**

The Chairperson presented her Chairperson's report.

30th April	<p>Attended the SHARE Conference and Award Ceremony</p> <p>Opening session: Prof John Curtis talking about the elections for Scottish Parliament and how the parties may win</p> <p>Workshops were very good.</p> <p>Plenary Session – David Bookbinder GWSF John Blackwood Association – discussing tenants suing for compensation due to damp and mould</p>
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	CLEG won the Community Award and the chairperson presented the Housing Hero Award
12th May	SHR Visit to the Association re Assurance Statement process
19th May	Attended nursery training session for board members
20th May	Attended the GWSF Open Meeting with HCF Linda Reid presented MND Scotland's initiative with the FLAIR (Renfrewshire) associations on supporting tenants with Motor Neurone Disease Ian Brennan presented Top ten Do's and Don'ts of regulatory engagement – a perspective from a former Regulator!
21st May	Attended community council meeting
26th May	SFHA were filming at the Stables with the CLEG Group

The Board noted the contents of the Chairperson's report.

4b. FEEDBACK FROM THE SHR ASSURANCE STATEMENT VISIT – 12/5/2026

On Tuesday 12th May 2026, Cassiltoun took part in the series of Annual Assurance Visits with the Scottish Housing Regulator (SHR)

Three staff members from the SHR attended the visit and met with Anna, the Senior Leadership Team and *Redacted as contains sensitive information*. Prior to the visit the SHR requested information relating to Board assurance for the 2025 Annual Assurance Statement around Landlord Health and Safety and Financial compliance.

These areas were discussed at the meeting that lasted from 10am – 3pm as well as the process that we go through with the Board in the lead up to signing off the statement.

After the meeting, the SHR asked for further follow up information in relation to Landlord Health and Safety compliance.

They are now considering the information they have been sent and our answers to their questions. They will write back to us with their findings, highlighting areas of good practise and suggestions for improvements. Once their report is received, a copy will be shared with the Board.

5a. 30 YEAR FINANCIAL BUSINES PLAN AND FIVE YEAR FINANCIAL PLAN

Redacted as contains sensitive information. presented the 30 Year Financial Plan that was inclusive of the 5 Year Financial Plan that is required to be submitted to the SHR. A summary was provided via a powerpoint presentation.

Financial planning and projections

As the Board are aware, we need to demonstrate :

Compliance with Regulatory Standards of Governance & Financial Management
 Viability based on reasonable assumptions
 Covenant compliance & ability to maintain loan repayments
 Affordability
 Efficiency (e.g zero based budgeting) & value for money
 Consider 'what if' scenarios (sensitivity testing)
 Headroom to manage 'financial shocks' to cash & covenants

Satisfy SHR Regulation Plan requirements & consider key risks in the RSL sector

We need to take into account the current Operating Environment

Global economic/political climate, post Brexit, post Covid 19, ongoing conflicts (Ukraine & Middle east, etc), trade tariff wars
 Higher labour and materials costs
 Reduction in inflation to Feb26 but Iran War risks increasing inflation
 Continued impact of below CPI rent rise in 23/24
 UK, Scottish and Local Government plans and priorities
 Local elections May 26
 SHQS, EESSH 2 & NCZ
 Interest rates were reducing but Iran War risks rates being put back up
 Expectation of service level improvements
 Return of Pension deficits on defined benefit schemes
 Increased interest from lenders and SHR

Main assumptions to be taken into account - Base case model

Year 1 is financial year 26/27
 Inflation reduces back to 2% in year 4 for the long term
 Rent increases at CPI+1.5% for year 2 and then CPI only
 Voids & bad debts average 1.75% (last 3 years average 1.17%)
 Reactive costs £933 per unit then £884 Yr2 (Peer average £685)
 Cyclical costs average £719 per unit
 Major repairs at £39.1k per unit (Previous year £38.1k per unit)
 Real cost increases of 0.5% on maintenance costs for 30 years
 Staff Costs based on current view of need. 1 new post from Yr1
 Continued community development activity via subsidiaries
 Employer Pension Contributions: SHAPS DB 8.7%, SPF DB 6.5% & SHAPS DC at 6% to 10%
 Real cost increases at 0.5% on overhead costs to year 10
 Real cost increases of 1.5% Yr1 & Yr2 Salaries then 0.5% to Yr10
 No further new build activity
 Other fixed assets average £22.5k pa
 Rent arrears:4.5% Yr1, 4.75% Yr2, 4.50% Yr3 & 4.0% Yr4 onwards
 Loan rates held at 4.25% Yr 2 onwards pre-margin
 Other debtors and creditors based on estimate only
 Year 1 based on final revised budget 26/27.
 Overheads generally projected from Yr1 Budget.

Projections – Base Case Model Outturn

Cash balances show no material concerns at this point, however more out than in for first 4 years
 Projected cash at Yr 5 should read £3.4m and not £1.7m as indicated in the presentation. Yr 30 projected cash balance should read £24.8 m and not £25.2m as indicated in the presentation.
 (At Year 29 £1.3m reduction since May 25 version due to higher salaries and reactive repairs costs)
 Cash balances exceeds loans from Yr 9
 Statement of Comprehensive Income - Surpluses projected annually
 Statement of Financial Position - Net Assets increase from £10.9m to £14.7m by year 5 and £36.6m by year 30
 Loan covenants - no issues on base case
 Financial indicators (KPI) – no material concerns.

Main Considerations/Issues from Base Case Model

2 yr above inflation rent increases – helps clawback lost ground of 23/24 (6% increase against 11.1% CPI) & higher costs
 Planned maintenance –no timing adjustments
 Control of day to day running costs (e.g Insurance)
 Control of arrears, voids & bad debts
 Unknown net impact of ESSH2 & NCZ
 Impact of combination of adverse circumstances
 Treasury strategy - fixed rate debt relatively low (we should think about fixing a portion)

Stress Testing

Redacted as contains sensitive information. outlined that a stress test had been carried out on the base model. In year 14-16, the Association would go into an overdraft. The Association would require external private loan finance.

Sensitivities – 30 YR Cash & Covenant impact table

Redacted as contains sensitive information. outlined the 30 year cash and covenant impact table

Once we are aware of the ESSHH 2 and Net Carbon Zero Regulations are finalised by the Government, the Association will update the 30 financial year financial plan.

After discussion, the Board approved the 30 Year financial plan.

Five Year Financial Plan

Redacted as contains sensitive information. presented the Five-Year Financial Plan (FYFP) which is the first five years of the 30 Year Financial Plan that had been previously presented to the Board.

Statement of Comprehensive Income – shows a surplus over the next 5 years
 Cash balances average £3.3M annually over the period however cash reduces due to the five year planned maintenance demands

Loan debt balances reduce by 28% from £8.5M to £6.1M

Covenant compliance and cash viability were maintained throughout the negative sensitivities except for the EESH2 sensitivity (s8) where cash goes negative by year 4 - indicating further external funding (e.g. Scottish government, Utility companies, Bank Loans) would likely be required to support this scenario

No major concerns over the next 5 years.

After discussion, the Board approved the FYFP. Redacted as contains sensitive information. will upload to the SHR portal.

5b. LOAN PORTFOLIO

Redacted as contains sensitive information. presented the Loan Portfolio previously circulated with the agenda.

As the Board are aware, the Association are required to submit details of our loan arrangements as at 31 March 2026 to the Scottish Housing Regulator annually.

The submission will detail the following:-

Redacted as contains sensitive information.

There are no issues in terms of covenant compliance as reported last to the lenders.

There are no concerns regarding any aspect of the loan portfolio return for the Association.

After discussion, the Board approved the Loan Portfolio Report which will be submitted to the SHR.

5c. TREASURY REPORT

Redacted as contains sensitive information. presented the Treasury Report previously circulated with the agenda.

The report outlines information with respect to:

- Secured stock per lender and stock valuation data as at 31/03/26
- Loan information in relation to each lender as at 31/03/26
- Asset cover information as at 31/03/26
- Details of secured and unsecured stock as at 31/03/26
- Future proposed borrowings
- Projected cash flow position
- Covenant compliance
- Interest earnings from surplus funds
- Compliance with policy
- Treasury strategy for the next 12 months

Secured Stock and Stock Valuation Date

Appendix I of the Treasury Report outlines for each lender the stock provided as security, the number of properties secured, various valuation figures provided by the external valuation and the date of the last valuation. Secured stock values, on average, at around £36,222 per property on an existing use basis. Valuations range from around £29.3k per unit to £74.1k per unit and this is based on the most recent 2024 valuations which saw an approximate increase of around 13.8% increase in value.

Loan Information

Appendix II highlights for each lender how much was borrowed initially, the loan term, the loan margins, whether the loan is on a variable or fixed rate basis and the balance at 31/03/26.

Around 28% of debt is on a fixed rate basis with the balance on a variable rate.

Total loan debt as at 31 March 2026 is £8.491m and there are 3 lenders in place

Asset Cover

Appendix III highlights for each lender the total stock secured valuation, the asset cover % per the loan agreement, the maximum sum that could be borrowed based on the valuation and the asset cover, the loan balance at 31/03/26 and the 'excess' security in place.

The excess security is currently around £21.4m. The latter represents the amount of security in place (based on the last valuation) that is in excess of the loan agreement requirements. Older loan agreements tend not to include asset release clauses and in exchange for allowing these lenders would typically request an increase to the low margins currently enjoyed by the Association.

In general terms, as the loan debt is repaid it would be expected that excess security would increase (assuming the last valuation figure is at least maintained).

Secured and Unsecured Stock

Appendix IV details the total stock secured by existing loans and the stock that remains unsecured. Based on the information presented there are 283 properties unsecured to any lender at 31/03/26.

Unsecured stock has an existing use value of around £14.7m and values range from £26k to £64k with the lowest valuations being at Buchanan Lodge.

Future Proposed Borrowings

Using existing valuation figures and assuming the asset cover at 110% on an existing use basis there is an ability (today) to borrow around a further £32.8m. This sum will increase on updated valuations and as loans are repaid.

Projected Cash Flow Position

Cash balances at 31 March 2026 totalled £5.3m (£5.4m 31 March 2025).

The cash flow statement within the 26/27 annual budget notes monthly cash balances averaging £4.7m and takes into consideration the extensive planned maintenance programme.

The current long term projections indicate a reasonable cash position over the short to medium term. Average cash balances over the first five years are around £3.2m.

Covenant Compliance

At 31 March 2026 there were no issues with any loan covenants being achieved.

Redacted as contains sensitive information.

Treasury Strategy for Financial Year 26/27

Redacted as contains sensitive information. outlined the Treasury Strategy for financial year 2026/27 as detailed in the report.

The Board noted and approved the contents of the Treasury Report.

6.45 pm – *Redacted as contains sensitive information.* left the meeting

5d. *Redacted as contains sensitive information.*

6a. **TECHNICAL SERVICES UPDATE**

The Head of Asset Management presented the above report previously circulated with the agenda and summarised the main points.

The report delivers operational assurance regarding the implementation of the 2026/2027 planned maintenance programme, upcoming stock condition survey, medical adaption funding and active projects previously approved by the Board.

Asset Management Strategy: The formal review cycle for the Asset Management Strategy has commenced and will be complete before 31st March 2027. To ensure that our long-term asset sustainability fits seamlessly with the Associations broader financial planning, the Head of Asset Management is currently working directly with the Chief Executive Officer in line with the project plan.

Stock Condition Survey: The next major phase of our comprehensive stock evaluation programme is now underway. This exercise will capture a fresh 30% sample of our stock base. Crucially, when integrated with our historical data, this exercise will elevate our total surveyed stock profile to 57% since 2024. This expanded sample size significantly strengthens our data validation within the HUB database and will provide the Board with a highly accurate foundation for future lifecycle investment decisions. The concluding report will be presented to the Board prior to the creation of the 2026 annual assurance statement.

Planned Maintenance Activity 2026/2027 (Approved April 2026): Following the Boards approval of the investment programme, works are transitioning seamlessly from procurement planning into active operational delivery.

Window and Door programme – Pre-contract property-by-property surveys are actively being carried out across the relevant locations. We are currently on track to commence the physical on-site installation phase end of June/July 2026. The Board will be updated as we progress these works.

Kitchens, Bathrooms and Heating Replacements: These contracts are being structured and drawn down via the Association’s established Planned Maintenance Framework.

Medical Adaptions: The Association has formally submitted a funding claim of £60,000 for the 2026/2027 financial year. This targeted bid was calculated using the backlog currently on our list.

Redacted as contains sensitive information.

The Chairperson intimated that we have set aside £50k in the budget for adaptations. Head of Asset Management confirmed that these monies will be utilised if we do not receive the funding.

The Board noted and approved the contents of the Technical Services Update Report.

6b. **TECHNICAL SERVICES PERFORMANCE REPORT**

The Asset Manager presented the Technical Services Performance Report for 1 April 2025 – 31 March 2026 previously circulated with the agenda.

The Board will note that although some areas are amber with regards to repairs performance, however these figures should improve with the implementation of our new contractors.

Insurance claims: As of 31st March 2026, there have been 24 insurance claims logged, with a total reserved value of £128,907.89 – this figure may vary from the actual settlement, as the reserved amount is an estimate from insurance. Since the initial projection, we have received a formal settlement for £44,102.94. Although there are 14 cases still open, we are working closely with the insurers to close the remaining cases, as all associated works are now complete. The loss adjuster is currently gathering additional information for a few specific claims, specifically those involving factored owners and Glasgow City Council's temporary furnished flats. The Board will be kept up to date with the progress of these claims.

Adaptations: Snapshots of tenants satisfaction were included in the report. Amanda McDermott, Technical Assistant managed the adaptations this year successfully.

Investment: We use Microsoft forms to carry out surveys with tenants and factored owners. Tenants have been really satisfied with the works carried out. Those who were not satisfied with the work, we will reach out to them.

The Board noted and approved the contents of the Technical Services Performance Report.

6c. **H&S LANDLORD REPORT**

The Head of Asset Management presented the H&S Landlord Report previously circulated with the agenda.

The Board of Management noted the Association's 100% compliance status across Electrical safety, Gas safety, Fire safety, Lift Safety, water hygiene safety and progress in Asbestos data migration.

With regards to electrical safety as at 31st March 2026 there were 25 properties which require remedial action following the EICR.

We can document within Homemaster our extensive attempts to re-access the properties. We will come back to the Board re an Access Policy to allow us to get into properties that we need to carry out remedial works.

Redacted as contains sensitive information.

Tank Removal: Our long-term goal is the complete removal of all water tanks. We have already successfully removed two tanks in the 2025/2026 reporting year.

Fire Risk Assessments: We conduct regular fire risk assessments for all our properties, identifying potential fire hazards and implementing appropriate control measures. These have recently been carried out by *Redacted as contains sensitive information.* in 2024 – a new set of risk assessments are due to be complete during 2026. Head of Asset Management informed the Board that he would be attending a risk assessment master class at the start of June.

Asbestos: To enhance our asbestos management capabilities, we have transferred all asbestos data from an Excel spreadsheet to the new Homemaster software. There are some certifications still to be uploaded. However, these certifications have identified no asbestos.

Approval was sought from the Board of Management to instruct a comprehensive Water Hygiene Audit *Redacted as contains sensitive information*. **The Board approved for this spend.**

The Chairperson enquired as to how many tanks the Association has at present. The Head of Asset Management intimated that we have approx. 100 within our closes and tanks in our 5 apartments. We need to map these out to ensure that we remove them all. As part of the kitchen and bathroom replacement programme, we will remove the tanks while the work is being carried out. We will come back to the Board with a breakdown of where the tanks are based.

The Board noted and approved the H&S Landlord Report.

7. **HOUSING SERVICES PERFORMANCE REPORT AND ESTATE MANAGEMENT ACTION PLAN**

The Housing Manager presented the Housing Services Performance Report previously circulated with the agenda. The Advice Team Performance Report will now be presented separately, and the Advice Team Co-ordinator will present this report under agenda item 8.

The Board will note that majority of KPIs are sitting at green. Working with the other departments has assisted with performance.

We still need to improve on the time taken to relet. We are confident that we will meet this target this year.

With regards to Former Tenant Arrears Write off – the Board were previously advised that a lot of the high cases that we would like to pursue wouldn't be economical as we do not have all the information on file. We do exhaust all options as much as we can. Arrears will be monitored and early intervention put in place as soon as possible.

Housing Connect Visits: Although we only accessed 121 properties, come June we will have tried to visit all our properties. We had not been recording no accesses, but we will be doing so in future.

Rent arrears performance: Reduced to 2.86% (team have been working hard to monitor and reduce arrears). The arrears cases have also reduced by over 100. At the end of the year 2024/25 we had 57 cases over £1000 and 59 cases over £500.00. As at the end of 2025/26 we have 42 cases in arrears over £1000 and 42 cases over £500

Voids and lets: There have been 68 terminations received from 1st April 2025 to 31st March 2026, 5 Mutual Exchanges and 4 Succession to Tenancy. A breakdown of the reasons for terminating tenancies was provided in the report.

Waiting List: Throughout 2025/26 we received 293 applications. A review will be carried out in August/September.

Estate Management and Tenancy Sustainability: The Estate Management Action Plan was circulated to the Board for their information. Updates will be given to the Board.

Our new contracts for Estate Maintenance and Close Cleaning commenced in April 2026 and we are working with the contractor and monitoring their performance regularly to ensure this improves and services are delivered as agreed. Information on costs can be found in Appendix 1a of the report.

Appendix 2 of the report gave a breakdown of the Equality and Diversity Information that we hold on our current and joint tenants, this includes any new tenants.

Equal Opportunities questions were asked during the process of the Tenant Satisfaction survey in November 2025. 528 tenants were surveyed and Appendix 3 of the report gives a breakdown of the results.

The Chairperson enquired if an article can be put in the next newsletter re the cost of bulk uplifts to the Association. Housing Manager to action

The Board noted and approved the contents of the Housing Services Performance Report.

8. **ADVICE TEAM PERFORMANCE REPORT**

The Advice Team Co-ordinator presented the Advice Team Performance Report.

The Team have had a good year, with all KPIs being achieved. The Team is now settled and are working well.

Emergency cases contacted within 1 working day – achieved 100%
Non-emergency cases contacted within 5 working days – achieved 94.6%

Audit Passed with no major improvements (1 per month) - Achieved 99%

Customer Satisfaction (completed as part of the Tenant Satisfaction Survey) – achieved a 100% tenant satisfaction level

We delivered £858,446.29 of financial gains during 25/26. This is £200k up from last year.

We are managing £156,000 of debt which is up from £41k from last year. This is mainly due to rent arrears, council tax and benefit overpayments and fuel debt.

We have helped a total of 628 clients, we have opened 901 cases during the reporting period.

Over the last year, energy advice has taken off over the last quarter. We need to develop on outreach.

Priorities for the next year are

Funding for energy advice service
Support people through UC migration
Target pension age households
Looking at securing funding to assist tenants

The Board noted and approved the contents of the Advice Team Performance Report.

9. **COMMUNITY TEAM UPDATE**

The Community Development and Engagement Manager presented the above report previously circulated with the agenda.

We have been continuing with our regular activities and events.

New Developments

- New bike sheds installed with Cycling Uk funding.
- Creation of new path from Ballantay to the Pond- with funding from Walking Scotland. Also clearance of historic fly tipping in this area. Very positive feedback from residents
- Creation of a new wildflower meadow and fruit orchard on the daffodil walk- with funding from Groundworks/ Royal London
- New littering campaign with local schools- new posters around the area.
- Which is only a fraction of the work going on!

Events

- Christmas events- Santas' grotto, wreath making and volunteer thank you event.
- We also offered tickets for Christmas panto at the Community centre for tenants
- We ran 2 events for Spring- Step into Spring and food and Fun
- All well attended- good feedback. We find a lot of people are especially grateful for events we provide food- as they don't need to worry about feeding their families.

Volunteers

Volunteers have been at the heart of much of our work. We carried out a Volunteer Survey. Feedback was very positive with all respondents saying they would recommend volunteering with us. Some of the benefits of volunteering highlighted included: social connection, wellbeing and connection to the environment as well as employability.

Placed based programme

- Jodie Armour was appointed as Community Connector and started the post in January 2026.
- Commissioned a new survey of Castlemilk residents in relation to the Castlemilk Locality Plan to see if the priorities have changed since this was made in 2022.
- Developed proposals for the Neighbourhood Infrastructure Investment Fund for the local area and supported local networks.
- The team have delivered the second year of 'Love Castlemilk- Live Castlemilk' Participatory Budgeting. Given out £38,000 to 16 local community organisations. Grants were provided in £3,000 and £1,000 awards with money coming in from Place Based Programme, The National Lottery Community Fund and Lintel Trust Clothing Recycling Scheme.

Funding

- Mixed bag- we have put in a lot of bids and have gained a fair amount of funding- last year we received c. £350K. However it is a tough landscape and many funds are oversubscribed.
- One of the key funds we currently have- the National Lottery ends in August. We are applying for more money, but there are only a limited number of funds who fund large bids for multi year projects including staff.

- Board approval was sought for a small pot of £2k to be made available for match funding. Recently we were unable to apply for funds as match funding was not available and this would enable us to respond quickly. If it was not required, it would not be used. ***The Board approved this request.***

Coming up

- We have a large programme planned for summer and have a year round programme of smaller events and activities planned.
- There has also been a lot of filming going on in the Park, largely highlighting the new path and the work of the volunteers but we are also linking with a new BBC programme about communities working to combat littering.

The Board noted and approved the contents of the Community Team Update.

10. COMPLAINTS REPORT 2025-26

The Head of Corporate, HR and Finance presented the above report previously circulated with the agenda. At the last Board meeting it was noted that during the validation process, it was highlighted that stage 1 complaints being escalated to stage 2 were not being recorded in Homemaster. This matter has been resolved and the table below shows the correct figures that can be included in the ARC Return.

The information contained in the tables below shows the Association's progress towards the Annual Return on the Charter (ARC) for 2025/26. This covers the period 1st April 2025 to 31st March 2026:-

Stage 1

	2025/26
Stage 1 complaints received in 2025/26	108
Number of Stage 1 complaints carried forward from previous period	3
Total complaints in period 2025/26	111
Number of Stage 1 complaints responded to in full in 2025/26	111
Percentage of stage 1 complaints responded to in 2025/26	100%
Time Taken in working days to provide a full response in 2025/26	502
Average time in working days for a full response at stage 1 in 2025/26	4.5

Stage 2

	2025/26
Stage 2 complaints received in 2025/26	43

Number of Stage 2 complaints carried forward from previous period	3
Total complaints in 2025/26	46
Number of Stage 2 complaints responded to in full in 2025/26	45
Percentage of stage 2 complaints responded to in 2025/26	97.83%
Time Taken in working days to provide a full response in 2025/26	758
Average time in working days for a full response at stage 1 in 2025/26	16.8

The Board noted and approved the Complaints Report for 2025/26.

11a. ARC VALIDATION REPORT

The Head of Asset Management presented the above report previously circulated with the agenda.

The validation process was carried out by *Redacted as contains sensitive information.*

The Board noted and approved the contents of the ARC Validation Report.

11b. ARC ACTION PLAN

The Head of Asset Management presented the above report previously circulated with the agenda.

An action plan was drafted from the recommendations made in the ARC Validation report. The Board will be updated on a regular basis on the progress against the actions.

The Board noted and approved the contents of the ARC Action Plan.

12. ARC 2025-26

The Housing Manager presented the above report via a powerpoint presentation which had been previously circulated with the agenda.

The information that had been previously reported to the Board with regards to Housing Management and Technical performance form part of the ARC return.

The ARC has been completed and approval is being sought from the Board to submit to the SHR.

All evidence per each indicator is kept electronically.

Validation checks had been carried out by *Redacted as contains sensitive information*. His findings are attached as Agenda Item 11a.

Information in brackets relates to last year's figures.

**Satisfaction – indicator 1, 2, 5, 7, 12, 13, 21 & 25
Survey completed – November 2025 (538 tenants)**

Satisfaction	
%age of tenants satisfied with the overall service	89.03% (83.73%)
%age of tenants who feel Landlord is good at keeping them informed about services/decisions	99.26% (94.81%)
%age of tenants satisfied with opportunities given to them to participate in decision making processes	98.88% (97.41%)
%age of tenants satisfied with the quality of their home	91.45% (82.55%)
%age of tenants who have had a repair carried out in the last 12 months satisfied	83.64% (79.58%)
%age of tenants satisfied with the Landlord's contribution to the management of the neighbourhood	93.31% (90.80%)
%age of tenants who feel rent is value for money	74.72% (80.90%)
%age of factored owners satisfied with service	53.85% (81%)

Governance – Indicator C1

Staff	
Senior Staff	5 (5)
Office Based Staff	24.11 (23.11)
Direct Labour	2 (2)
Total	31.11 (30.11)
%age of senior staff turnover	0% (0%)
%age staff turnover	1.93% (13.95%)
%age days lost through sickness	2.13 (3.76%)

1st and 2nd stage complaints – indicator 3 & 4
Anti-Social Behaviour – indicator 14
Abands – indicator C3

1st and 2nd Stage Complaints	1st Stage	2nd Stage
Complaints Received in Reporting year	108 (83)	43 (21)
Carried forward from 24/25	3 (1)	3 (1)
Complaints Fully Responded to	111 (81)	45 (19)
% Complaints Responded to in full	100% (96.43%)	97.83 (86.36%)
Average working days for a full response	4.52 (4.36)	16.84 (17.37)

Anti-Social Behaviour Complaints	
Number of cases of anti-social behaviour reported	105 (55)
Number of cases carried over from 24/25	0
Number of cases resolved	98 (55)

Abandoned Homes	
Number of properties abandoned	5 (12)

Tenancy sustainment – indicator 15
Lettable houses that became vacant (void) – Indicator 16
Average length of time to re-let – indicator 26

Number of tenancies which began in previous reporting year		Tenants who remained for 1 year+	
Existing tenants	12 (11)	11 (11)	91.67%
Statutory homeless	14 (16)	13 (13)	92.86%
Waiting list	41 (44)	37 (35)	90.24%
Total	67	61	91.04%

Void	
Total number of lettable self contained stock	1,049
Number of empty dwellings that arose	68

Time to re-let	
Total number of properties re-let	69 (67)
Total number of calendar days properties were empty	1187 (1,949)
Avg days to re-let	17.20 (29.09)

Self contained properties void 6 months or more – Indicator C9

Number void at year end	4	Total void more than 6 month at year end	0
Normal lettable stock	2	Normal lettable stock	0
Awaiting demolition/reconfiguration	0	Awaiting demolition/reconfiguration	0
Subject to insurance claim	0	Subject to insurance claim	0
Undergoing major repairs/structural work	1	Undergoing major repairs/structural work	0
Helf for decants	0	Helf for decants	0
Low demand	0	Low demand	0
Other	1	Other	0
Total void at year end	4	Total void at year end	0

Lets by source of let & homeless (section 5 referrals) – indicator C2

Lets	
Existing Tenants	10
Housing List	35
Mutual Exchanges	5
Other sources	0
Section 5 Referrals	25
Nominations from local authorities	0
Number of lets made	75
Number of lets excluding M/E	70

Homeless Referrals	
Number applicants assessed as statutorily homeless by local authority	25 – All Glasgow City
Number other nominations from local authority	0

Total number of Lets excluding exchanges	70
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Good value from rents & service charges – indicators 22, 23, 24, 17, c4, c5, c6

Total amount of rent collected	£5,699,615 (£5,472,211)	Gross rent arrears	£161,521 (£195,206)
Total due to be collected	£5,627,222 (£5,399,169)	%age gross rent arrears	2.86% (3.59%)
%age collected	101.29% (101.35%)	Void rent loss	0.32% (0.65)
Rent Increase	5.6%	Total value former tenant arrears	£63,088 (£68,020)
Number of households receiving direct housing cost payments	746 - £3,448,398 (727 - £3,233,883)	Former tenant arrears written off	£43,486 – 68.93% (£37,442 – 46.61%)
Average Management Fee for factored owners	£102.30 (£107.20)		

Court action – indicator 20

Total number of Court Actions initiated during reporting year	1 (11)
Number of properties recovered for non payment of rent	2 (6)
Number of properties recovered due to anti-social behaviour	1 (0)
%age of court actions which resulted in eviction due to non payment of rent	200% (54.55%)
%age of court actions which resulted in eviction due to ant-social behaviour	100% (0%)
%age of court actions initiated which resulted in eviction	300% (54.55%)

Scottish housing quality standard – Indicators C7, C8 & 6

Stock condition survey information	
Date stock was last surveyed or assessed for compliance with SHQS	08/2024
% Stock fully assessed for compliance in last 5 years	60%
Date of next scheduled survey or assessment	05/2026
% Stock to be fully assessed in next survey for SHQS compliance	30%

% Stock meeting SHQS	
Total number of properties in scope of the SHQS	1,075
Projected to end of next year	1,076
Number of properties meeting SHQS	1,047
Projected to the end of next reporting year	1,074
% Stock meeting SHQS at year end	97.4%
% Stock projected to meet SHQS at end of next reporting year	99.81%

Repairs & Maintenance – indicators 8, 9, 10, 11, 29, 30

Number of Emergency Repairs	1,334 (1,351)	Total no. of reactive repairs completed	3070

Average length of time to complete Emergency (hours)	2.68 (2.63)	Number of reactive repairs reported again during the year	109
Number of Non-Emergency Repairs	3,070 (2,708)	Number of times did not meet statutory duty to complete a gas safety check	0
Average length of time to complete Non- Emergency Repairs (days)	5.46 (4.84)	Number of times did not meet requirement to complete EICR	0
		Number of homes that do not have satisfactory equipment for detecting fire & giving warning	0

Damp and/or mould – Indicators 31, 32 & 33

Average time taken to resolve by cause		Percentage resolved that were reopened by cause	
Number of resolved cases caused by condensation	38	Number of resolved cases reopened caused by condensation	2
Number of resolved cases caused by structural issues	0	Number of resolved cases reopened caused by structural issues	0
Number of resolved cases caused by other issues	5	Number of resolved cases reopened caused by other issues	0
Total number of resolved cases	43	Total number of resolved cases reopened	2
Time taken in working days to resolve cases caused by condensation	873	% of cases reopened caused by condensation	5.26%
Time taken in working days to resolve cases caused by structural issue	0	% of cases reopened caused by structural issues	0
Time taken in working days to resolve cases caused by other issues	35	% cases reopened caused by other issues	0
Total time taken in working days to resolve cases	908	% of cases reopened during reporting year	4.65%
Avg time to resolve cases by condensation	22.97		
Avg time to resolve cases by structural issues	0		
Avg time to resolve cases by other issues	7		
Avg time to resolve cases during reporting year	21.12	Number of open cases at year end	10

Disabled adaptations – indicator 18 & 19

Number of Household currently waiting for adaptations to Home	
Number of approved applications on list at start of year plus any new approved during reporting year	24 (26)
Number of approved applications completed	15 (8)
Total number of households waiting for applications to be completed	3 (18)
5 approved were withdrawn and 2 application received for same household. This is the reason the figure differs.	
Average time to complete adaptations	
Total number of working days taken to complete all adaptations	5,962 (3,469)
Total number of adaptations competed	18 (8)
Average working days to complete adaptation	331.22 (433.62)

After discussion, the Board noted the findings from the ARC Return and unanimously noted and approved the ARC Return to the SHR.

The CEO will authorise the online submission of the ARC Return on behalf of the Association and that it will be submitted by 31st May 2026.

13. KPI REPORT 2026/27

The Head of Asset Management presented the KPI report previously circulated with the agenda.

The report outlines the KPI status for 2025/26 and the new KPIs for 2026/27.

The Board noted and approved the KPI Report for 2026/27.

14. IT SERVICES PROCUREMENT

The Head of Asset Management presented the IT Services Procurement report previously circulated with the agenda.

After discussion, the Board approved to extend our current IT support contract with Redacted as contains sensitive information for a further period of 12 months (until 28th June 2027).

15a. PROTOCOL FOR MANAGING AN ALLEGED/SUSPECTED BREACH OF CODE OF CONDUCT BY GOVERNING BODY MEMBERS

The Head of Corporate, HR & Finance presented the above policy previously circulated with the agenda.

The Board noted and approved the revisions to the Protocol for managing an alleged/suspected breach of code of conduct by Governing Body Members.

15b. TENANT PARTICIATION STRATEGY

The Community and Development Engagement Manager presented the above Strategy previously circulated with the agenda.

The Board noted and approved the revisions the Tenant Participation Strategy previously circulated with the agenda.

15c. POLICIES TO BE DEFERRED TO JUNE 2026

Unacceptable actions – May 26

Collateral Warranties – May 26

The Board approved to defer the above policies to June 2026.

16. CORRESPONDENCE

Head of Corporate, HR & Finance presented correspondence received:-

EVH Annual Conference	Glasgow Westerwood Hotel, 29 th – 30 th October 2026. Chairperson intimated that she would like to attend
GWSF Regeneration Conference	19 th June 2026, Roystonhil Hub Anyone wishing to attend should contact any member of the Corporate Team
EVH Monthly Report	Previously circulated to the Board
<i>Redacted as contains sensitive information.</i>	<i>Redacted as contains sensitive information.</i>
Letter from Neighbourhood Regeneration and Sustainability	The Council have committed another £8m during 2026/27 to Strategic Acquisitions

17a. APPLICATIONS FOR MEMBERSHIP

The Board considered one membership application as outlined by the Head of Corporate, HR & Finance.

The Board noted that eligibility of the application had been checked.

The Board noted and unanimously approved for the member to be added to the Share

Membership Register and that the Share Certificates would be issued.

17b. SHARE MEMBERSHIP REPORT 2025-26

The Head of Corporate, HR & Finance presented the above report previously circulated with the agenda.

In accordance with the Association’s Rules, Section 11, Ending Membership, if Committee are satisfied that “you have failed to attend five annual general meetings in a row and you did not submit apologies”, we will end your membership and cancel your share. This applied to two members.

The undernoted members will also be removed from the Share Register:-

• Deceased	2
• Moved outwith the area	5
• Sold Property	1
• Failed to attend 5 AGM’s	2
TOTAL	10

Taking into account the above removals, the Share Register now stands at 159.

The Board approved to write to those members who have not complied with Section 11 of the Association’s Rules to inform them of the decision to end their membership. The members will be removed from the share register as well as the above members who have died, resigned, terminated their tenancy and moved outwith the area.

18. USE OF SEAL

None

19. ENTITLEMENT, BENEFIT AND PAYMENTS

The Head of Corporate, HR and Finance presented the above report previously circulated with the agenda.

After discussion, the Board noted the contents of the Entitlement, Benefit and Payments report.

20. NOTIFIABLE EVENTS

Redacted as contains sensitive information.

21. SUBSIDIARY & SUB-COMMITTEE DECISIONS MADE BETWEEN 30TH APRIL 2026 – 27TH MAY 2026

No meetings took place during this period of time.

22. AOCB

Assurance Statement Questionnaire: Board members were reminded to complete the form and return asap

Attendance at meetings: Board members were reminded to inform the Corporate team re attendance or apologies for meetings.

7.50 pm – Officers left the meeting. Head of Corporate and HR remained at the meeting

Redacted as contains sensitive information.

23. DATE AND TIME OF NEXT MEETING

24th June 2026 at 6pm

There being no further business the meeting concluded at 8.00 pm

Signature:
Chair of Board of Management

Date: